



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** SPEND LIFE WISELY COMPANY, INC.

**City/State** DURANT, OK

## Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 11,218,286

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

SPEND LIFE WISELY COMPANY, INC.  
1400 WEST MAIN STREET  
DURANT, OK 74701

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	10,596,259	8,113,245	9,427,267	7,561,976	6,659,653
Net income (\$000)	38,696	24,636	115,902	48,426	91,053
Number of BHCs in peer group	133	146	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.48	2.67	92	3.28	3.13	63	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80
+ Non-interest income	2.43	1.13	91	2.39	0.89	94	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91
- Overhead expense	3.81	2.28	94	4.24	2.60	95	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
- Provision for credit losses	0.24	-0.12	93	0.33	0.58	38	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85
+ Securities gains (losses)	0	0.01	32	0.45	0.02	97	0.13	0.02	95	0.04	0.01	91	-0.01	0	18
+ Other tax equivalent adjustments	0	0	48	0	0	52	0	0	48	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.87	1.78	60	1.55	0.88	87	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37
Net operating income	1.46	1.36	58	1.21	0.71	84	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66
Net income	1.46	1.35	59	1.21	0.71	84	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66
Net income (Subchapter S adjusted)		1.78			1.10			1.18			1.41		1.11	1.41	35
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	4.28	3.18	92	4.78	4.29	84	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85
Interest expense	0.63	0.29	91	1.29	0.87	86	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62
Net interest income (tax equivalent)	3.66	2.88	90	3.49	3.36	52	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.03	0.16	26	0.26	0.11	86	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49
Earnings coverage of net loan and lease losses (X)	92.67	25.70	85	9.40	18.72	36	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.49	24	0.83	1.17	16	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32
Allowance for loan and lease losses / Total loans and leases	1.07	1.47	23	0.81	1.15	16	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.70	52	1.04	0.60	85	0.72	0.71	58	1.05	0.56	86	1.29	0.57	90
30-89 days past due loans and leases / Total loans and leases	0.20	0.33	39	0.42	0.45	51	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72
<b>Liquidity and Funding</b>															
Net noncore funding dependence	10.28	-0.51	82	13.79	10.43	62	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35
Net short-term noncore funding dependence	1.89	-6.88	79	7.43	5.47	57	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32
Net loans and leases / Total assets	77.32	60.99	89	76.22	71.80	70	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34
<b>Capitalization</b>															
Tier 1 leverage ratio	8.23	9.15	24	8.77	10.30	14	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10
Holding company equity capital / Total assets	7.70	10.72	9	8.37	11.10	10	7.68	11.16	7	8.43	11.37	10	8.43	11.21	13
Total equity capital (including minority interest) / Total assets	7.70	10.85	8	8.37	11.16	9	7.68	11.29	6	8.43	11.43	9	8.43	11.30	12
Common equity tier 1 capital / Total risk-weighted assets	8.40	12.57	0	8.84	12.03	6	8.50	12.38	1	8.88	12.50	4	8.72	12.37	3
Net loans and leases / Equity capital (X)	10.04	5.73	94	9.10	6.66	91	9.91	5.58	96	8.69	6.55	89	8.37	6.70	83
Cash dividends / Net income	0	23.13	6	0	53.69	10	0	42.30	4	26.99	25.65	49	21.46	24.05	45
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20		-0.29	35.12	7
<b>Growth Rates</b>															
Assets	36.72	16.49	88	13.61	9.46	71	29.79	16.68	83	15.67	8.66	81	11.51	9.35	70
Equity capital	25.70	9.13	88	13.41	8.86	76	18.19	6.99	87	15.67	12.19	72	12.36	12.50	62
Net loans and leases	38.70	7.22	93	21.85	8.61	87	34.83	9.07	91	20.06	8.63	84	9.39	10.51	61
Noncore funding	28.90	-25.09	93	39.68	12.16	79	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0.29	0.09	88	0	0.77	38	0.29	0.01	93	0.34	0.03	92
Long-term debt / Equity capital	18.40	11.33	79	14.56	4.01	87	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90
Equity investment in subsidiaries / Equity capital	118.68	102.85	94	117.30	104.84	89	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94
Cash from ops + noncash items + op expense / Op expense + dividends	101.87	98.58	47	665.86	160.07	93	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	101,117	82,432	361,638	320,749	273,999	22.67	282.37
Income from lease financing receivables.....	76	77	309	368	362	-1.30	-13.64
Fully taxable income on loans and leases.....	100,260	81,669	358,327	317,585	270,979	22.76	288.21
Tax-exempt income on loans and leases.....	933	840	3,620	3,532	3,382	11.07	31.97
Estimated tax benefit on income on loans and leases.....	240	207	875	853	1,010	15.47	-34.19
Income on loans and leases (tax equivalent).....	101,433	82,716	362,822	321,970	275,371	22.63	277.12
Investment interest income (tax equivalent).....	6,037	7,576	27,443	31,786	22,437	-20.30	62.86
Interest on balances due from depository institutions.....	164	540	988	4,461	4,100	-69.63	148.48
Interest income on other earning assets.....	451	320	1,627	1,114	1,126	40.94	206.80
Total interest income (tax equivalent).....	108,085	91,152	392,880	359,331	303,034	18.58	250.73
Interest on time deposits of \$250K or more.....	1,725	3,503	11,129	15,196	5,554	-50.76	
Interest on time deposits < \$250K.....	4,329	8,997	28,192	31,045	18,765	-51.88	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,848	6,547	15,836	23,874	10,477	-41.22	432.23
Interest on other borrowings and trading liabilities.....	3,502	4,083	15,602	15,617	14,715	-14.23	180.83
Interest on subordinated debt and mandatory convertible securities.....	2,404	1,469	7,882	6,048	6,038	63.65	
Total interest expense.....	15,808	24,599	78,641	91,780	55,549	-35.74	370.06
Net interest income (tax equivalent).....	92,277	66,553	314,239	267,551	247,485	38.65	236.11
Non-interest income.....	64,367	48,521	236,048	132,065	111,791	32.66	158.40
Adjusted operating income (tax equivalent).....	156,644	115,074	550,287	399,616	359,276	36.12	199.14
Overhead expense.....	100,925	85,924	366,541	274,292	246,721	17.46	185.86
Provision for credit losses.....	6,226	6,787	48,573	15,942	18,055		289.13
Securities gains (losses).....	0	9,152	12,037	3,032	-429	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	49,538	31,411	147,089	112,617	94,071	57.71	202.65
Applicable income taxes.....	9,937	6,083	28,023	61,416	17	63.36	993600.00
Tax equivalent adjustments.....	905	692	3,164	2,775	3,001	30.78	85.83
Applicable income taxes (tax equivalent).....	10,842	6,775	31,187	64,191	3,018	60.03	2121.72
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	38,696	24,636	115,902	48,426	91,053	57.07	143.68
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	38,696	24,636	115,902	48,426	91,053	57.07	143.68
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	38,696	24,636	115,902	48,426	91,053	57.07	143.68
Investment securities income (tax equivalent).....	6,037	7,576	27,443	31,786	22,437	-20.30	62.86
US Treasury and agency securities (excluding mortgage-backed securities).....	69	660	1,402	4,837	3,561	-89.55	-93.11
Mortgage-backed securities.....	2,318	4,367	12,966	16,798	10,206	-46.92	-1.07
All other securities.....	3,650	2,549	13,075	10,151	8,670	43.24	908.31
Cash dividends declared.....	0	0	0	13,068	19,539		-100.00
Common.....	0	0	0	13,068	19,539		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.08	2.96	92	4.49	3.99	89	4.17	3.27	93	4.75	4.19	85	4.55	4.08	86
Less: Interest expense .....	0.60	0.27	91	1.21	0.81	89	0.83	0.48	88	1.21	0.95	76	0.83	0.75	60
Equals: Net interest income (tax equivalent) .....	3.48	2.67	92	3.28	3.13	63	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80
Plus: Non-interest income .....	2.43	1.13	91	2.39	0.89	94	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91
Equals: adjusted operating income (tax equivalent) .....	5.91	3.87	92	5.67	4	90	5.84	4.04	93	5.28	4.16	85	5.39	4.27	87
Less: Overhead expense .....	3.81	2.28	94	4.24	2.60	95	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
Less: Provision for credit losses .....	0.24	-0.12	93	0.33	0.58	38	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0.45	0.02	97	0.13	0.02	95	0.04	0.01	91	-0.01	0	18
Plus: other tax equivalent adjustments .....	0	0	48	0	0	52	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.87	1.78	60	1.55	0.88	87	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37
Less: Applicable income taxes (tax equivalent) .....	0.41	0.40	57	0.33	0.19	82	0.33	0.23	78	0.85	0.35	97	0.05	0.32	5
Less: Minority interest .....	0	0	42	0	0	47	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	1.46	1.36	58	1.21	0.71	84	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.46	1.35	59	1.21	0.71	84	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66
Memo: Net income (last four quarters) .....	1.29	1.07	76	1.20	1.06	63	1.23	0.82	81	0.64	1.19	9	1.37	1.22	66
Net income—BHC and noncontrolling (minority) interest .....	1.46	1.37	59	1.21	0.71	84	1.23	0.83	81	0.64	1.19	9	1.37	1.22	66
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.25	93.08	75	94	93.22	59	94.07	92.32	71	93.98	93.22	59	91.99	93.23	34
Average interest-bearing funds / Average assets .....	70.15	62.97	79	71.83	71	52	70.22	64.06	76	70.44	70.66	49	68.43	70.70	40
Interest income (tax equivalent) / Average earning assets .....	4.28	3.18	92	4.78	4.29	84	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85
Interest expense / Average earning assets .....	0.63	0.29	91	1.29	0.87	86	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62
Net interest income (tax equivalent) / Average earning assets .....	3.66	2.88	90	3.49	3.36	52	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.90	4.05	86	5.42	4.75	87	5.01	4.27	86	5.87	4.98	89	5.70	4.85	90
Interest-bearing bank balances .....	0.14	0.10	86	1.11	1.24	37	0.39	0.27	82	2.16	2.26	52	1.84	1.88	49
Federal funds sold and reverse repos .....	1.25	0.26	89		0.85		1.28	0.68	80		2.02			1.50	
Trading assets .....		0.39			0.48			0.60			0.49			0.70	
Total earning assets .....	4.25	3.15	92	4.74	4.23	87	4.39	3.51	93	5.02	4.47	87	4.90	4.33	85
Investment securities (tax equivalent) .....	2.26	1.84	78	2.65	2.64	48	2.35	2.25	61	2.54	2.74	29	2.23	2.69	11
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.83	1.30	27	2.65	2.63	59	2.07	1.75	67	2.51	2.54	51	1.87	2.20	38
Mortgage-backed securities .....	1.74	1.60	63	3.31	2.42	95	2.49	2.05	90	2.42	2.54	34	2.01	2.44	6
All other securities .....	2.79	2.93	49	2.84	3.38	34	2.80	3.24	34	2.94	3.80	22	2.73	3.74	16
Interest-bearing deposits .....	0.63	0.26	94	1.47	0.98	86	0.99	0.53	90	1.48	1.13	77	0.88	0.85	56
Time deposits of \$250K or more .....	1.75	0.82	97	2.53	2.02	88	2.28	1.42	96	2.68	2.13	95	1.27	1.57	21
Time deposits < \$250K .....	1.53	0.78	94	2.42	1.79	95	1.95	1.36	92	2.19	1.91	76	1.60	1.42	66
Other domestic deposits .....	0.32	0.17	84	0.85	0.69	69	0.43	0.36	71	0.87	0.86	55	0.44	0.64	36
Foreign deposits .....		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.64	0.18	92	0.96	0.72	68	0.73	0.62	71	0.89	1.23	43	0.40	1.03	33
Other borrowed funds and trading liabilities .....	1.55	1.38	60	2.73	0.78	95	1.48	1.50	50	3.07	1.03	96	2.58	2.10	86
All interest-bearing funds .....	0.85	0.42	91	1.69	1.14	91	1.19	0.74	85	1.72	1.34	78	1.22	1.06	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	64,367	48,521	236,048	132,065	111,791
Fiduciary activities income	97	84	353	293	269
Service charges on deposit accounts - domestic	3,815	4,156	15,697	17,379	16,035
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	492	426	1,355	1,272	1,193
Insurance activities revenue	3,888	2,845	15,840	10,887	10,585
Venture capital revenue	0	0	0	0	0
Net servicing fees	18,464	2,050	27,923	21,764	28,730
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	29,975	11,411	125,521	41,167	-827
Other non-interest income	7,636	27,549	49,359	39,303	55,806
Total overhead expenses	100,925	85,924	366,541	274,292	246,721
Personnel expense	62,945	51,066	231,813	164,809	142,305
Net occupancy expense	7,783	7,529	30,244	25,852	25,079
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,851	2,672	11,405	10,687	10,687
Other operating expenses	27,346	24,657	93,079	72,944	68,650
Fee income on mutual funds and annuities	492	426	1,355	1,272	1,194
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,796	1,640	1,759	1,604	1,452
Average personnel expense per employee	35.05	31.14	131.79	102.75	98.01
Average assets per employee	5,899.92	4,947.10	5,359.45	4,714.45	4,586.54

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.76	2.10	34	0.88	0.72	75	0.57	2.02	35	0.96	0.66	77	1.07	1.69	52
Overhead expenses / Net Interest Income + non-interest income	64.80	59.31	75	75.12	63.41	87	66.99	62.28	73	69.12	61.79	81	69.25	61.22	82
<b>Percent of Average Assets</b>															
Total overhead expense	3.81	2.28	94	4.24	2.60	95	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90
Personnel expense	2.38	1.28	97	2.52	1.50	94	2.46	1.30	96	2.18	1.50	89	2.14	1.46	90
Net occupancy expense	0.29	0.24	70	0.37	0.32	70	0.32	0.26	73	0.34	0.32	63	0.38	0.31	72
Other operating expenses	1.14	0.73	86	1.35	0.76	92	1.11	0.94	76	1.11	0.76	86	1.19	0.79	87
Overhead less non-interest income	1.38	1.10	76	1.84	1.67	65	1.38	1.25	62	1.88	1.65	72	2.03	1.65	80
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	64.43	58.69	77	74.67	61.62	89	66.61	61.82	73	68.64	59.91	83	68.67	60.51	83
Personnel expense	40.18	33.28	85	44.38	35.22	90	42.13	32.36	92	41.24	34.17	86	39.61	34.42	83
Net occupancy expense	4.97	6.42	27	6.54	7.45	39	5.50	6.58	31	6.47	7.50	32	6.98	7.33	41
Other operating expenses	19.28	18.45	62	23.75	18.43	84	18.99	22.28	41	20.93	17.93	72	22.08	18.28	83
Total non-interest income	41.09	28.42	77	42.17	20.39	93	42.90	28.83	81	33.05	19.83	91	31.12	20.30	85
Fiduciary activities income	0.06	2.15	27	0.07	1.69	47	0.06	2.09	27	0.07	1.61	47	0.07	1.95	44
Service charges on domestic deposit accounts	2.44	3.21	36	3.61	3.19	64	2.85	3.27	41	4.35	3.21	70	4.46	3.58	64
Trading revenue	0	0.97	24	0	0.16	45	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.31	2.51	22	0.37	1.14	46	0.25	2.46	19	0.32	0.91	45	0.33	0.85	45
Insurance activities revenue	2.48	0.38	93	2.47	0.52	89	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89
Venture capital revenue	0	0.02	45	0	0	50	0	0.01	44	0	0	50	0	0	49
Net servicing fees	11.79	0.99	97	1.78	-0.34	95	5.07	0.01	98	5.45	0.22	97	8	0.52	97
Net securitization income	0	0.01	45	0	0	49	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	19.14	3.74	95	9.92	3.28	89	22.81	3.92	94	10.30	2.27	88	-0.23	1.98	6
Other non-interest income	4.87	8.65	30	23.94	7.77	91	8.97	9.65	54	9.84	7.41	77	15.53	7.05	92
Overhead less non-interest income	23.34	29.66	29	32.50	41.03	23	23.71	31.93	26	35.59	39.47	36	37.56	39.75	44
Applicable income taxes / Pretax net operating income (tax equivalent)	20.06	21.04	38	19.37	17.29	51	19.05	18.63	46	54.54	21.51	98	0.02	18.37	5
Applicable income tax + TE / Pretax net operating income + TE	21.89	22.74	39	21.57	21.44	39	21.20	21.18	42	57	23.31	98	3.21	21.35	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	7,221,204	5,308,158	6,593,453	5,020,516	4,223,878	36.04	383.08
Commercial and industrial loans	1,265,906	671,220	1,240,448	656,031	453,433	88.60	249.38
Loans to individuals	134,860	164,860	142,468	174,838	170,939	-18.20	-11.90
Loans to depository institutions and acceptances of other banks	0	1	0	0	1	-100.00	
Agricultural loans	58,945	62,387	59,980	62,323	64,145	-5.52	18.81
Other loans and leases	101,316	101,971	107,693	103,120	100,126	-0.64	80.26
Less: Unearned income	14,401	3,255	13,088	2,941	3,913	342.43	260.12
Loans and leases, net of unearned income	8,767,830	6,305,342	8,130,954	6,013,887	5,008,609	39.05	315.13
Less: Allowance for loan and lease losses	93,570	51,229	87,936	48,434	39,914	82.65	359.60
Net loans and leases	8,674,260	6,254,113	8,043,018	5,965,453	4,968,695	38.70	314.70
Debt securities that reprice or mature in over 1 year	985,715	869,196	962,316	1,068,698	1,025,085	13.41	32.48
Mutual funds and equity securities	55	52	66	91	31	5.77	37.50
Subtotal	9,660,030	7,123,361	9,005,400	7,034,242	5,993,811	35.61	240.65
Interest-bearing bank balances	368,496	184,543	570,029	205,776	293,012	99.68	596.83
Federal funds sold and reverse repos	186,015	0	51,527	0	0		
Debt securities that reprice or mature within 1 year	139,889	141,735	140,183	177,534	98,182	-1.30	155.44
Trading assets	0	0	0	0	0		
Total earning assets	10,354,430	7,449,639	9,767,139	7,417,552	6,385,005	38.99	251.78
Non-interest-bearing cash and due from depository institutions	133,974	94,708	101,330	108,375	83,198	41.46	306.63
Premises, fixed assets, and leases	218,883	185,427	204,951	177,999	152,766	18.04	265.85
Other real estate owned	13,084	13,663	12,426	9,899	11,481	-4.24	93.04
Investment in unconsolidated subsidiaries	3,166	3,185	3,165	3,186	3,187	-0.60	174.83
Intangible and other assets	494,749	458,717	478,686	425,193	403,231	7.85	166.98
Total assets	11,218,286	8,205,339	10,567,697	8,142,204	7,038,868	36.72	247.37
Quarterly average assets	10,596,259	8,113,245	10,371,423	7,994,140	6,925,048	30.60	234.20
Average loans and leases (YTD)	8,281,690	6,108,059	7,237,524	5,488,555	4,827,270	35.59	303.66
<b>Memoranda</b>							
Loans held-for-sale	323,574	145,025	288,413	107,866	51,420	123.12	211.67
Loans not held-for-sale	8,444,256	6,160,317	7,842,541	5,906,021	4,957,189	37.08	320.48
Real estate loans secured by 1-4 family	2,583,324	1,940,034	2,267,952	1,798,644	1,323,480	33.16	317.06
Commercial real estate loans	4,477,275	3,220,485	4,163,141	3,069,609	2,765,163	39.02	461.32
Construction and land development	1,664,068	1,251,645	1,569,731	1,182,131	994,158	32.95	453.05
Multifamily	466,843	114,281	346,229	122,792	178,212	308.50	657.03
Nonfarm nonresidential	2,346,364	1,854,559	2,247,181	1,764,686	1,592,793	26.52	439.30
Real estate loans secured by farmland	160,605	147,639	162,360	152,263	135,235	8.78	106.50
Total investment securities	1,125,659	1,010,983	1,102,565	1,246,323	1,123,298	11.34	40.91
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	33,445	100,074	34,927	193,490	175,721	-66.58	-83.20
Municipal securities	492,663	341,166	490,706	311,105	383,811	44.41	599.08
Mortgage-backed securities	548,628	539,556	530,135	709,032	558,869	1.68	3.65
Asset-backed securities	50,868	30,135	46,731	32,605	4,866	68.80	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	55	52	66	91	31	5.77	37.50
Available-for-sale securities	1,125,604	1,010,931	1,102,499	1,246,232	1,123,298	11.34	40.90
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	33,445	100,074	34,927	193,490	175,721	-66.58	-83.20
Municipal securities	492,663	341,166	490,706	311,105	383,811	44.41	599.08
Mortgage-backed securities	548,628	539,556	530,135	709,032	558,869	1.68	3.65
Asset-backed securities	50,868	30,135	46,731	32,605	4,866	68.80	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	31		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	36,908	25,302	53,628	20,592	-12,746	45.87	296.99
Structured notes, fair value	0	0	0	0	0		
Pledged securities	626,923	618,971	670,754	833,860	737,908	1.28	-8.29

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,619,077	1,569,258	2,346,960	1,531,020	695,288	66.90	352.75
NOW, ATS and transaction accounts	1,885,841	1,099,625	1,649,664	1,009,848	308,741	71.50	481.01
Time deposits less brokered deposits < \$250K	580,685	1,199,713	775,757	1,232,599	1,280,209	-51.60	
MMDA and other savings accounts	3,193,459	2,018,404	2,769,942	2,020,792	2,941,615	58.22	208.94
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	8,279,062	5,887,000	7,542,323	5,794,259	5,225,853	40.63	280.44
Time deposits of \$250K or more	360,477	540,183	427,393	565,308	500,969	-33.27	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	116,848	93,466	158,418	133,096	122,998	25.02	62.59
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	6,144	161,948	9,335	266,311	182,807	-96.21	31.59
Other borrowings w/remaining maturity over 1 year	754,371	193,121	782,451	194,641	134,865	290.62	625.20
Brokered deposits < \$250K	450,998	321,467	450,966	221,426	46,181	40.29	
Noncore funding	1,688,838	1,310,185	1,828,563	1,380,782	987,820	28.90	142.56
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	247,547	191,676	247,125	191,364	190,117	29.15	462.89
Other liabilities	139,196	129,431	138,340	89,315	41,618	7.54	453.62
Total liabilities	10,354,643	7,518,292	9,756,351	7,455,720	6,445,408	37.73	252.01
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	70	68	0.00	45.83
Common surplus	288,462	287,603	288,564	287,671	262,164	0.30	515.65
Retained earnings	574,119	444,157	535,424	419,522	384,164	29.26	138.44
Accumulated other comprehensive income	44,523	1,028	28,169	18,269	-12,691	4231.03	378.90
Other equity capital components	-43,531	-45,811	-40,881	-39,048	-40,245		
Total holding company equity capital	863,643	687,047	811,346	686,484	593,460	25.70	199.99
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	863,643	687,047	811,346	686,484	593,460	25.70	199.99
Total liabilities and capital	11,218,286	8,205,339	10,567,697	8,142,204	7,038,868	36.72	247.37
<b>Memoranda</b>							
Non-interest-bearing deposits	2,619,077	1,569,258	2,346,960	1,531,020	1,476,848	66.90	352.75
Interest-bearing deposits	6,471,460	5,179,392	6,073,722	5,049,973	4,296,155	24.95	206.21
Total deposits	9,090,537	6,748,650	8,420,682	6,580,993	5,773,003	34.70	237.70
Long-term debt that reprices within 1 year	6,144	9,948	9,335	10,223	10,425	-38.24	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	811,346	686,484	686,484	593,460	528,190		
Accounting restatements	0	0	0	0	0		
Net income	38,696	24,636	115,902	48,426	91,053		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	20,000	0		
Sale of treasury stock	2,000	3,000	15,454	13,500	0		
Less: Purchase of treasury stock	2,751	6,832	11,675	5,500	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	13,068	19,539		
Change in other comprehensive income	16,352	-17,241	9,900	30,961	-6,244		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,000	-3,000	-4,719	-1,295	0		
Holding company equity capital, ending balance	863,643	687,047	811,346	686,484	593,460		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	64.37	36.10	94	64.69	52.54	79	62.39	36.22	92	61.66	52.67	70	60.01	53.63	65
Commercial and industrial loans	11.28	13.88	39	8.18	11.25	41	11.74	13.52	41	8.06	11.45	38	6.44	11.42	26
Loans to individuals	1.20	3.42	47	2.01	2.65	65	1.35	3.40	48	2.15	2.71	68	2.43	2.65	70
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	87	0	0.03	31	0	0	44	0	0	89
Agricultural loans	0.53	0.19	85	0.76	0.50	75	0.57	0.19	84	0.77	0.53	74	0.91	0.47	78
Other loans and leases	0.90	4.29	17	1.24	1.37	65	1.02	4.63	17	1.27	1.08	69	1.42	2.64	43
Net loans and leases	77.32	60.99	89	76.22	71.80	70	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34
Debt securities over 1 year	8.79	16.70	17	10.59	13.39	36	9.11	15.55	23	13.13	13.66	49	14.56	13.20	59
Mutual funds and equity securities	0	0.06	30	0	0.05	40	0	0.05	30	0	0.06	39	0	0.05	40
Subtotal	86.11	78.43	81	86.81	85.81	55	85.22	78.16	75	86.39	86.76	40	85.15	87.24	28
Interest-bearing bank balances	3.28	9.08	15	2.25	3.70	37	5.39	7.51	37	2.53	2.97	53	4.16	2.30	78
Federal funds sold and reverse repos	1.66	0.50	88	0	0.04	36	0.49	0.82	80	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.25	1.59	50	1.73	2.03	53	1.33	1.68	51	2.18	2.10	63	1.39	2.14	54
Trading assets	0	0.56	19	0	0.05	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	92.30	91.48	59	90.79	92.21	29	92.42	91.05	66	91.10	92.39	33	90.71	92.24	30
Non-interest cash and due from depository institutions	1.19	1	66	1.15	1.13	53	0.96	1.07	38	1.33	1.14	62	1.18	1.25	43
Other real estate owned	0.12	0.02	94	0.17	0.04	88	0.12	0.02	94	0.12	0.04	85	0.16	0.04	89
All other assets	6.51	7.44	41	8.06	6.58	71	6.62	7.82	37	7.57	6.41	66	8.11	6.39	75
<b>Memoranda</b>															
Short-term investments	6.19	11.92	23	3.98	6.17	34	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67
U.S. Treasury securities	0	0.98	13	0	0.24	29	0	0.84	17	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.30	0.73	47	1.22	1.01	64	0.33	0.63	53	2.38	1.25	76	2.50	1.67	72
Municipal securities	4.39	1.77	82	4.16	2.69	71	4.64	1.69	84	3.82	2.58	71	5.45	2.66	82
Mortgage-backed securities	4.89	12.38	14	6.58	9.31	34	5.02	11.75	16	8.71	9.38	51	7.94	8.73	51
Asset-backed securities	0.45	0.35	73	0.37	0.28	80	0.44	0.32	75	0.40	0.30	81	0.07	0.26	74
Other debt securities	0	0.46	8	0	0.53	14	0	0.42	10	0	0.53	15	0	0.52	16
Loans held-for-sale	2.88	0.46	94	1.77	0.45	87	2.73	0.52	93	1.32	0.39	87	0.73	0.29	86
Loans held for investment	75.27	61.15	88	75.08	71.37	62	74.21	61.72	86	72.54	72.01	47	70.43	73.24	34
Real estate loans secured by 1-4 family	23.03	11.69	89	23.64	16.12	76	21.46	11.91	90	22.09	16.02	76	18.80	16.83	63
Revolving	1.05	1.51	48	1.24	2.22	37	1.10	1.66	46	1.18	2.24	36	1.06	2.43	30
Closed-end, secured by first liens	21.79	9.76	90	22.12	13.19	80	20.17	9.81	90	20.63	13.07	80	17.45	13.60	69
Closed-end, secured by junior liens	0.19	0.21	61	0.29	0.37	46	0.19	0.22	56	0.29	0.37	45	0.30	0.41	49
Commercial real estate loans	39.91	22.27	91	39.25	32.97	70	39.39	22.22	91	37.70	33.26	66	39.28	33.39	70
Construction and land development	14.83	3.32	99	15.25	4.95	97	14.85	3.40	99	14.52	5	96	14.12	4.78	96
Multifamily	4.16	3.21	70	1.39	4.89	17	3.28	3.12	62	1.51	4.76	23	2.53	5.12	40
Nonfarm nonresidential	20.92	14.77	70	22.60	21.52	57	21.26	14.72	72	21.67	21.85	50	22.63	21.85	54
Real estate loans secured by farmland	1.43	0.33	91	1.80	0.95	78	1.54	0.33	90	1.87	0.95	78	1.92	0.88	81

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	82.36	57.91	91	84.19	73	71	81.09	57.15	90	83.48	72.74	72	84.33	72.88	73
Real estate loans secured by 1-4 family	29.46	19.43	82	30.77	22.54	75	27.89	19.43	79	29.91	22.29	76	26.42	23.13	61
Revolving	1.34	2.45	40	1.61	3.11	34	1.43	2.64	36	1.59	3.13	34	1.49	3.34	32
Closed-end	28.12	16.76	83	29.15	19	80	26.46	16.59	82	28.32	18.71	79	24.94	19.33	69
Commercial real estate loans	51.06	35.36	82	51.08	46.09	64	51.20	34.63	84	51.04	46.16	64	55.21	45.57	75
Construction and land development	18.98	5.29	97	19.85	6.94	97	19.31	5.26	98	19.66	6.97	95	19.85	6.53	96
1-4 family	7.79	1.05	99	9.01	1.53	98	7.80	0.93	99	8.52	1.47	98	7.35	1.52	97
Other	11.19	4.21	97	10.84	5.29	91	11.51	4.19	96	11.14	5.34	90	12.50	4.90	96
Multifamily	5.32	5.08	61	1.81	6.63	15	4.26	4.96	51	2.04	6.42	19	3.56	6.76	39
Nonfarm nonresidential	26.76	23.47	55	29.41	30.32	44	27.64	22.93	60	29.34	30.59	46	31.80	30.16	57
Owner-occupied	6.28	7.93	39	6.55	10.67	22	6.23	7.68	40	6.72	10.68	23	6.79	10.31	28
Other	20.48	15.25	67	22.86	19.09	70	21.41	14.95	75	22.62	19.36	69	25.01	19.35	74
Real estate loans secured by farmland	1.83	0.56	83	2.34	1.39	75	2	0.54	84	2.53	1.38	77	2.70	1.27	80
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.01	87	0	0.06	31	0	0	44	0	0	89
Commercial and industrial loans	14.44	23.16	20	10.65	16.08	32	15.26	22.17	24	10.91	16.16	34	9.05	16.21	23
Loans to individuals	1.54	6.02	40	2.61	3.97	63	1.75	6.13	43	2.91	4	66	3.41	3.89	70
Credit card loans	0.12	0.50	63	0.10	0.03	82	0.12	0.65	62	0.11	0.04	80	0.12	0.04	84
Agricultural loans	0.67	0.33	82	0.99	0.74	75	0.74	0.32	82	1.04	0.78	73	1.28	0.69	78
Other loans and leases	1.16	8.05	15	1.62	1.96	65	1.32	9.09	15	1.71	1.48	69	2	3.74	45
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	777.66	382.51	97	701.47	495.64	89	745.78	381.27	96	690.38	493.53	86	688.73	505.61	84
Real estate loans secured by 1-4 family	278.20	124.29	92	256.37	152.35	83	256.53	125.03	91	247.34	151.03	82	215.80	161.34	75
Revolving	12.68	16.14	48	13.45	21.20	41	13.15	17.42	48	13.16	21.25	42	12.14	23.52	38
Closed-end	265.52	106.79	93	242.92	128.54	85	243.37	106.14	92	234.17	127.10	83	203.66	134.73	79
Commercial real estate loans	482.16	237.40	94	425.58	312.51	82	470.89	234.65	93	422.11	311.74	80	450.87	316.03	85
Construction and land development	179.21	35.26	99	165.40	46.61	99	177.55	35.62	99	162.56	46.63	99	162.10	44.92	99
1-4 family	73.59	6.84	99	75.04	10.01	98	71.72	6.34	99	70.45	9.52	98	60.05	10.21	97
Other	105.61	28.01	98	90.36	35.67	96	105.83	28.16	98	92.11	35.90	95	102.05	33.75	96
Multifamily	50.27	34.02	77	15.10	46.80	22	39.16	32.74	69	16.89	44.76	28	29.06	48.38	45
Nonfarm nonresidential	252.68	157.71	84	245.08	205.18	71	254.18	155.06	84	242.67	206.64	69	259.71	208.15	70
Owner-occupied	59.31	52.99	59	54.61	71.52	31	57.29	52.37	58	55.59	71.54	35	55.46	70.68	35
Other	193.37	102.29	92	190.46	129.31	82	196.89	100.54	92	187.07	130.65	79	204.25	134.17	83
Real estate loans secured by farmland	17.30	3.50	90	19.51	8.74	80	18.36	3.44	91	20.94	8.66	80	22.05	8.13	83
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	87	0	0.28	31	0	0.01	44	0	0.01	89
Commercial and industrial loans	136.33	145.22	48	88.70	107.03	46	140.31	139.91	52	90.21	106.70	46	73.93	107.07	36
Loans to individuals	14.52	35.91	50	21.79	24.64	69	16.11	37.47	51	24.04	24.83	69	27.87	24.45	73
Credit card loans	1.11	2.59	66	0.85	0.20	85	1.10	3.30	64	0.91	0.24	84	0.99	0.24	86
Agricultural loans	6.35	1.94	85	8.24	4.59	76	6.78	1.88	86	8.57	4.86	76	10.46	4.49	79
Other loans and leases	10.91	47.52	20	13.48	13.34	67	12.18	49.54	21	14.18	10.25	71	16.33	25.58	51
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	44.97	27.81	88	44.78	35.25	78	45.17	27.32	89	44.59	35.38	76	48.82	35.09	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	424.58	185.94	94	373.09	239.50	87	415.42	183.76	94	368.73	239.13	85	398.74	243.62	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	483.89	243.39	94	427.71	315.61	81	472.70	240.85	93	424.32	315.15	79	454.20	318.90	85

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	6.19	11.92	23	3.98	6.17	34	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67
Liquid assets	10.88	27.16	8	10.98	16.56	21	12.02	26.22	13	11.36	16.28	27	15.78	15.56	55
Investment securities	10.03	18.78	15	12.32	16.02	34	10.43	17.85	19	15.31	16.41	50	15.96	16.02	53
Net loans and leases	77.32	60.99	89	76.22	71.80	70	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34
Net loans, leases and standby letters of credit	77.63	61.79	89	76.59	72.18	68	76.43	62.48	89	73.61	72.78	48	70.87	73.71	34
Core deposits	73.80	73.69	35	71.75	71.07	50	71.37	70.67	37	71.16	71.61	45	74.24	69.97	65
Noncore funding	15.05	11.95	75	15.97	15.12	56	17.30	14.13	71	16.96	14.61	63	14.03	16.58	40
Time deposits of \$250K or more	3.21	1.96	77	6.58	4.27	77	4.04	2.11	86	6.94	4.33	81	7.12	4.28	82
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.04	1.22	59	1.14	0.91	70	1.50	1.47	67	1.63	0.77	77	1.75	0.96	74
Secured federal funds purchased	0	0	48	0	0	47	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.62	0.60	11	1.14	0.86	70	1.01	0.54	64	1.63	0.75	77	1.75	0.97	74
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.05	1.11	36	1.97	2.71	51	0.09	1.24	31	3.27	2.75	63	2.60	3.63	49
Earning assets that reprice within 1 year	29.30	38.67	25	26.34	32.25	35	30.91	39.38	27	28.89	33.16	40	33.56	32.35	57
Interest-bearing liabilities that reprice within 1 year	10.84	7.73	78	17.04	18.02	61	13.22	8.20	81	13.27	18.54	44	17.82	18.20	66
Long-term debt that reprices within 1 year	0.05	0.28	61	0.12	0.12	79	0.09	0.47	57	0.13	0.15	77	0.15	0.16	83
Net assets that reprice within 1 year	18.41	29.49	26	9.18	13.56	35	17.60	29.11	25	15.50	13.71	51	15.59	12.98	52
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	10.28	-0.51	82	13.79	10.43	62	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35
Net short-term noncore funding dependence	1.89	-6.88	79	7.43	5.47	57	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32
Short-term investment / Short-term noncore funding	79.14	246.74	20	38.09	85.19	40	79.18	184.19	24	52.23	78.10	58	57.72	62.28	71
Liquid assets - short-term noncore funding / Nonliquid assets	3.44	30.67	12	0.61	7.37	32	3.31	28.18	13	2.65	6.90	42	7.30	4.17	62
Net loans and leases / Total deposits	95.42	76.22	88	92.67	90.71	54	95.52	79.43	85	90.65	90.96	42	86.07	92.88	26
Net loans and leases / Core deposits	104.77	83.77	85	106.24	102.17	59	106.64	88.34	82	102.95	102.55	53	95.08	106.50	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			0.81			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.42	1.31	90	3.59	2.80	64	6.74	4.31	78	3.03	1.28	88	-2.22	-1.95	37
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.05			0.02			-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	12.84	14	0	6.21	26	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	100	85.49	90	99.99	92.49	73	99.99	87.23	89	99.99	91.33	77	100	88.32	88
U.S. Treasury securities	0	5.10	13	0	1.66	29	0	4.72	16	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	2.97	4.35	58	9.90	6.85	70	3.17	4.01	64	15.52	8.16	75	15.64	11	67
Municipal securities	43.77	9.71	93	33.75	16.56	82	44.51	9.83	93	24.96	15.40	74	34.17	16.63	84
Mortgage-backed securities	48.74	66.67	22	53.37	57.75	35	48.08	66.64	21	56.89	57.07	42	49.75	54.50	39
Asset-backed securities	4.52	1.97	78	2.98	1.61	82	4.24	1.91	76	2.62	1.70	81	0.43	1.54	74
Other debt securities	0	3.05	8	0	3.74	14	0	3.01	9	0	3.73	15	0	3.75	16
Mutual funds and equity securities	0	0.36	31	0.01	0.46	40	0.01	0.35	31	0.01	0.49	39	0	0.41	40
Debt securities 1 year or less	12.43	9.29	73	14.02	13.45	60	12.71	10.55	69	14.24	13.55	60	8.74	13.91	50
Debt securities 1 to 5 years	16.43	16.09	56	21.52	22.24	52	13.94	17.03	50	26.13	23.43	60	31.56	23.42	68
Debt securities over 5 years	71.13	72.48	39	64.46	60.11	49	73.34	69.86	49	59.62	58.63	47	59.69	58.36	45
Pledged securities	55.69	33.48	81	61.22	46.13	65	60.84	35.67	79	66.91	43.76	76	65.69	42.20	77
Structured notes, fair value	0	0.05	42	0	0.05	40	0	0.02	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	112.82	156.41	47	1.67	42.20	34	98.73	183.32	41	-2.02	32.84	35	51.26	16.28	78
Investment securities	11.34	31.91	25	-18.25	4.97	7	-11.53	23.62	7	10.95	4.80	70	12.70	8.02	67
Core deposits	40.63	29.18	85	9.05	9.29	55	30.17	26.88	70	10.88	9.96	60	9.14	10.40	57
Noncore funding	28.90	-25.09	93	39.68	12.16	79	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,850,041	2,014,544	1,415,994
Commit: Secured commercial real estate loans	2,319,717	1,596,602	2,305,250	1,556,610	1,065,491
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			22,514	25,767	20,563
Securities underwriting	0	0	0	0	0
Standby letters of credit	34,276	30,141	33,826	28,233	20,081
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	599,562	657,406	524,461	288,204	204,209
Written options contracts (interest rate)	571,698	743,522	559,802	247,532	166,041
Purchased options contracts (interest rate)	38,000	22,000	29,000	61,000	40,000
Interest rate swaps	702,034	527,034	702,034	100,000	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							26.97	22.01	74	24.74	16.97	86	20.12	17.31	69
Standby letters of credit	0.31	0.67	32	0.37	0.34	61	0.32	0.71	33	0.35	0.36	57	0.29	0.35	49
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0.30	33	0	0	47	0	0	47
Derivative contracts	17.04	42.67	47	23.76	4.61	90	17.18	48.62	44	8.56	2.95	82	5.83	6.51	58
Interest rate contracts	17.04	30.32	50	23.76	4.45	90	17.18	34.36	46	8.56	2.87	82	5.83	6.40	58
Interest rate futures and forward contracts	5.34	4.59	82	8.01	0.37	96	4.96	6.21	79	3.54	0.08	95	2.90	0.25	95
Written options contracts (interest rate)	5.10	2	88	9.06	0.42	97	5.30	2.18	88	3.04	0.13	97	2.36	0.26	96
Purchased options contracts (interest rate)	0.34	1.45	61	0.27	0.03	91	0.27	1.46	58	0.75	0.02	94	0.57	0.07	89
Interest rate swaps	6.26	20.33	29	6.42	2.93	76	6.64	20.83	27	1.23	2.19	71	0	5.18	15
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							39.38	42.82	63	36.70	24.81	87	29.33	25.18	67

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,911,294	1,949,962	1,815,297	696,736	410,250
Interest rate contracts	1,911,294	1,949,962	1,815,297	696,736	410,250
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	599,562	657,406	524,461	288,204	204,209
Written options	571,698	743,522	559,802	247,532	166,041
Exchange-traded	101,000	33,000	66,000	97,000	75,000
Over-the-counter	470,698	710,522	493,802	150,532	91,041
Purchased options	38,000	22,000	29,000	61,000	40,000
Exchange-traded	38,000	22,000	29,000	61,000	40,000
Over-the-counter	0	0	0	0	0
Swaps	702,034	527,034	702,034	100,000	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,911,294	1,949,962	1,815,297	696,736	410,250
Interest rate contracts	1,911,294	1,949,962	1,815,297	696,736	410,250
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,339,596	1,206,440	1,255,495	449,204	244,209
One year or less	637,562	679,406	553,461	349,204	244,209
Over 1 year to 5 years	125,000	125,000	125,000	0	0
Over 5 years	577,034	402,034	577,034	100,000	0
Gross negative fair value (absolute value)	8,044	29,016	23,411	2,962	810
Gross positive fair value	35,055	19,091	17,764	5,109	4,547
Held for trading	0	0	0	0	0
Non-traded	35,055	19,091	17,764	5,109	4,547
Current credit exposure on risk-based capital derivative contracts	28,265	0	2,154	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts .....	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts .....	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
<b>Futures and forwards .....</b>															
Written options .....	31.37	12.82	80	33.71	16.76	75	28.89	14.05	76	41.36	14.06	83	49.78	11.75	89
Exchange-traded .....	29.91	8.11	87	38.13	14.03	85	30.84	8.18	89	35.53	11.73	83	40.47	11.14	85
Over-the-counter .....	5.28	0.10	96	1.69	0	96	3.64	0.14	95	13.92	0	96	18.28	0	98
Purchased options .....	24.63	7.80	85	36.44	13.57	85	27.20	7.73	86	21.61	10.84	76	22.19	10.65	77
Exchange-traded .....	1.99	3.58	59	1.13	1.84	75	1.60	3.42	54	8.76	2.45	83	9.75	1.29	91
Over-the-counter .....	1.99	0.11	93	1.13	0	98	1.60	0.15	90	8.76	0	98	9.75	0	99
Swaps .....	0	3.15	21	0	1.82	35	0	2.86	21	0	2.28	36	0	1.22	38
<b>Held for trading .....</b>															
Interest rate contracts .....	0	42.14	20	0	10.82	36	0	43.53	19	0	15.01	35	0	13.60	38
Foreign exchange contracts .....	0	36.29	20	0	12.35	36	0	36.62	19	0	16.17	35	0	12.87	38
Equity, commodity, and other contracts .....	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
<b>Non-traded .....</b>															
Interest rate contracts .....	100	57.86	79	100	89.18	63	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts .....	100	54.11	87	100	88.61	68	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts .....	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	70.09	90.92	15	61.87	67.08	31	69.16	91.48	14	64.47	80.07	27	59.53	82.85	20
Over 1 year to 5 years .....	33.36	26.80	65	34.84	15.23	79	30.49	32.05	57	50.12	15.20	87	59.53	12.75	91
Over 5 years .....	6.54	28.69	18	6.41	15.99	39	6.89	27.06	18	0	22.92	14	0	22.66	16
Gross negative fair value (absolute value) .....	30.19	30.03	52	20.62	28.82	40	31.79	29.56	54	14.35	34.12	32	0	36.28	14
Gross positive fair value .....	0.42	1.21	19	1.49	3.13	32	1.29	1.55	52	0.43	1.30	29	0.20	0.66	25
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.83	1.70	54	0.98	2.44	26	0.98	2.23	14	0.73	1.14	38	1.11	1.10	52
Gross positive fair value (X) .....	0.01	0.05	33	0.04	0.02	79	0.03	0.07	49	0	0	76	0	0.01	45
Held for trading (X) .....	0.04	0.07	54	0.03	0.01	80	0.02	0.09	27	0.01	0	82	0.01	0.01	66
Non-traded (X) .....	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Current credit exposure (X) .....	0.04	0.01	86	0.03	0.01	88	0.02	0.02	71	0.01	0	87	0.01	0.01	74
Credit losses on derivative contracts .....	0.03	0.05	53	0	0.01	35	0	0.06	18	0	0.01	18	0	0	18
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.32	0.61	45	0	0.11	33	0.03	0.85	17	0	0.10	18	0	0.06	18

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	87,936	48,434	48,434	39,914	24,689
Gross losses	880	4,223	10,946	9,299	4,338
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	288	231	1,875	1,877	1,508
Net losses	592	3,992	9,071	7,422	2,830
Provision for loan and lease losses	6,226	6,787	48,573	15,942	18,055
Adjustments	0	0	0	0	0
Ending balance	93,570	51,229	87,936	48,434	39,914
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.24	-0.11	92	0.33	0.58	38	0.52	0.51	57	0.21	0.12	82	0.27	0.12	85
Provision for loan and lease losses / Average loans and leases	0.30	-0.20	91	0.44	0.80	36	0.67	0.82	41	0.29	0.16	82	0.37	0.16	86
Provision for loan and lease losses / Net loan and lease losses	1,051.69	-168.35	94	170.02	717.14	31	535.48	487.86	71	214.79	142.73	76	637.99	182.69	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.49	24	0.83	1.17	16	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32
Allowance for loan and lease losses / Total loans and leases	1.07	1.47	23	0.81	1.15	16	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	39.51	18.09	82	3.21	24.62	11	9.69	11.58	60	6.53	17.18	38	14.10	21.35	58
Allowance for loan and lease losses / Nonaccrual assets	219.81	291.29	44	98.20	334.63	13	191.01	299.17	35	90.41	315.75	14	75.22	285.36	9
ALLL / 90+ days past due + nonaccrual loans and leases	159.22	246.27	32	95.93	291.99	16	130.32	244.34	25	89.94	283.41	17	74.70	259.30	13
Gross loan and lease losses / Average loans and leases	0.04	0.24	17	0.28	0.15	78	0.15	0.34	34	0.17	0.16	61	0.09	0.15	43
Recoveries / Average loans and leases	0.01	0.08	13	0.02	0.04	31	0.03	0.07	22	0.03	0.05	53	0.03	0.05	43
Net losses / Average loans and leases	0.03	0.16	26	0.26	0.11	86	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	2.63	7.39	18	2.48	9.45	18	20.16	33.98	29	43.27	41.80	60	14	51.25	16
Earnings coverage of net loan and lease losses (X)	92.67	25.70	85	9.40	18.72	36	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans	0.01	0.03	57	0.25	0.02	93	0.08	0.04	75	0.05	0.02	76	0	0.01	39
Real estate loans secured by 1-4 family	0	-0.01	48	0.02	0.01	69	0.02	0.01	65	0.01	0.02	48	0.02	0.01	64
Revolving	-0.02	-0.03	37	0	0	78	0.04	0.01	71	0.14	0.02	89	0.10	0.02	84
Closed-end	0	-0.01	51	0.02	0.02	70	0.01	0	71	0	0.02	43	0.01	0.01	61
Commercial real estate loans	0.02	0.05	58	0.39	0.02	95	0.12	0.07	78	0.07	0.02	83	-0.01	0.01	20
Construction and land development	0	0	57	0	-0.01	89	0.06	0	86	-0.01	-0.02	29	0.01	-0.02	83
1-4 family	0	0	58	0	0	53	0.03	0	93	0	0	15	0.01	0	92
Other	0	0	57	0	-0.01	94	0.04	0	84	-0.01	-0.02	27	0	-0.02	31
Multifamily	0	0	54	0	0	56	0	0	16	0	0	20	-0.08	0	4
Nonfarm nonresidential	0.04	0.07	63	0.68	0.02	97	0.18	0.11	78	0.12	0.03	86	-0.01	0.02	11
Owner-occupied	0	0.01	50	0	0.01	54	0.01	0.02	55	0	0.01	58	0.01	0.01	74
Other	0.04	0.06	67	0.68	0.01	97	0.18	0.08	82	0.12	0.01	93	-0.02	0.01	6
Real estate loans secured by farmland	-0.03	0	11	0	0	50	0	0.02	16	0.13	0.01	92	0.07	0	94
Commercial and industrial loans	0.06	0.20	42	0.16	0.23	58	0.19	0.47	35	0.62	0.27	84	0.30	0.18	70
Loans to individuals	0.44	1.06	32	0.59	0.87	48	0.93	1.13	55	0.52	0.74	50	0.55	0.71	57
Credit card loans	0.74	2.41	20	2.43	2.23	66	2.22	2.92	30	4.24	1.89	86	0	1.65	21
Agricultural loans	0.38	0.02	91	1.36	0.01	97	-0.18	0.19	5	-0.09	0.02	3	0.58	0.03	94
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0	0.09	37	0	0.19	34	-0.01	0.15	8	0.02	0.14	53	0.05	0.28	58

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	17,650	26,756	11,867	35,973	22,743
90+ days past due loans and leases	16,201	1,234	21,440	280	371
Nonaccrual loans and leases	42,568	52,167	46,037	53,569	53,060
Total past due and nonaccrual loans and leases	76,419	80,157	79,344	89,822	76,174
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	4,544	4,205	4,416	17,521	22,879
Total restructured loans and leases	4,544	4,205	4,416	17,521	22,879
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	805	1,373	0	0
90+ days past due loans held for sale	16,034	0	21,292	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	16,034	805	22,665	0	0
Restructured loans and leases in compliance	4,107	1,681	3,662	2,561	10,910
Other real estate owned	13,084	13,663	12,426	9,899	11,481
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.20	0.33	39	0.42	0.45	51	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72
90+ days past due loans and leases	0.18	0.11	82	0.02	0.04	61	0.26	0.12	82	0	0.03	48	0.01	0.03	45
Nonaccrual loans and leases	0.49	0.65	42	0.83	0.53	80	0.57	0.66	47	0.89	0.48	85	1.06	0.49	87
90+ days past due and nonaccrual loans and leases	0.67	0.82	50	0.85	0.59	75	0.83	0.85	58	0.90	0.54	80	1.07	0.54	86
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	20	0	0	40	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0	47	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.05	0.13	35	0.07	0.04	75	0.05	0.13	34	0.29	0.07	90	0.46	0.10	95
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	41	0.01	0	97	0.02	0	93	0	0	47	0	0	47
90+ days past due loans held for sale	0.18	0	97	0	0	48	0.26	0	96	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	47	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.20	0.33	39	0.42	0.46	51	0.15	0.40	17	0.60	0.31	84	0.45	0.32	72
90+ days past due assets	0.18	0.11	82	0.02	0.04	61	0.26	0.12	82	0	0.03	48	0.01	0.03	45
Nonaccrual assets	0.49	0.66	42	0.83	0.53	80	0.57	0.67	46	0.89	0.48	85	1.06	0.49	87
30+ days past due and nonaccrual assets	0.87	1.18	42	1.27	1.07	68	0.98	1.29	44	1.49	0.87	83	1.52	0.88	83
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.52	0.50	64	0.65	0.42	80	0.64	0.52	70	0.66	0.39	80	0.76	0.39	86
90+ days past due and nonaccrual assets + other real estate owned	0.64	0.53	73	0.82	0.48	82	0.76	0.55	80	0.78	0.45	83	0.92	0.45	87
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.53	0.58	50	0.82	0.49	81	0.59	0.60	53	0.81	0.56	75	1.07	0.59	85
Allowance for loan and lease losses	63.87	69.27	50	131.78	63.13	86	70.65	66.66	62	136.33	92.08	75	189.03	95.97	87
Equity capital + allowance for loan and lease losses	6.24	5.03	73	9.14	4.23	89	6.91	4.97	77	8.98	4.77	85	11.91	5.09	90
Tier 1 capital + allowance for loan and lease losses	6.44	5.96	61	8.92	4.65	83	7.03	6.05	65	9.08	5.30	83	12.30	5.65	90
Loans and leases + other real estate owned	0.68	0.97	35	1.07	0.68	80	0.76	0.97	37	1.10	0.78	74	1.50	0.82	86

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.16	0.31	29	0.24	0.43	35	0.09	0.39	17	0.40	0.28	74	0.18	0.29	42
90+ days past due .....	0.22	0.13	83	0	0.03	22	0.32	0.16	82	0	0.03	24	0	0.03	19
Nonaccrual .....	0.52	0.76	39	0.84	0.52	81	0.63	0.76	49	0.98	0.45	89	1.13	0.48	88
Commercial and industrial															
30–89 days past due .....	0.29	0.22	71	1	0.40	84	0.19	0.23	57	0.38	0.22	78	0.40	0.23	77
90+ days past due .....	0	0.02	40	0	0.02	28	0	0.03	16	0	0.02	30	0	0.02	32
Nonaccrual .....	0.34	0.69	33	0.86	0.73	65	0.31	0.75	24	0.47	0.74	48	0.78	0.61	69
Individuals															
30–89 days past due .....	0.94	0.53	78	3.68	0.59	95	1.41	0.83	83	7.26	0.60	97	7.52	0.68	97
90+ days past due .....	0.05	0.11	55	0.75	0.03	98	0.04	0.14	48	0.16	0.02	91	0.22	0.03	92
Nonaccrual .....	0.18	0.22	55	0.24	0.14	73	0.12	0.28	46	0.16	0.12	69	0.86	0.15	92
Depository institution loans															
30–89 days past due .....		0.01		0	0	50		0			0		0	0	50
90+ days past due .....		0		0	0	50		0			0		0	0	50
Nonaccrual .....		0		0	0	50		0			0		0	0	50
Agricultural															
30–89 days past due .....	1.94	0.17	94	1.53	0.17	92	2.17	0.17	94	1.35	0.10	96	0.77	0.11	91
90+ days past due .....	0	0	44	0	0	44	0	0	44	0	0	47	0	0.01	44
Nonaccrual .....	1.37	0.44	83	2.16	0.62	87	0.42	0.49	67	1.48	0.80	80	0.61	0.46	75
Foreign governments															
30–89 days past due .....		0.03						0							
90+ days past due .....		0						0							
Nonaccrual .....		0.04						0.09							
Other loans and leases															
30–89 days past due .....	0	0.13	16	0	0.32	23	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due .....	0	0.01	34	0	0.01	40	0	0.01	33	0	0	40	0	0	41
Nonaccrual .....	0	0.15	19	0	0.06	36	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.15	0.47	19	0.41	0.67	37	0.20	0.65	15	0.14	0.53	13	0.38	0.52	50
	90+ days past due	0.62	0.28	85	0	0.05	27	0.94	0.33	86	0	0.05	28	0	0.04	22
	Nonaccrual	0.44	0.88	29	0.76	0.60	73	0.51	0.89	33	0.75	0.55	76	0.84	0.61	71
Revolving	30-89 days past due	0.07	0.31	21	0.68	0.45	74	0.35	0.48	43	0.42	0.36	63	1.11	0.36	88
	90+ days past due	0	0.03	32	0	0.02	37	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	0.56	1.31	39	0.87	0.37	83	0.60	1.13	41	0.81	0.34	83	0.37	0.35	58
Closed-end	30-89 days past due	0.15	0.48	21	0.40	0.69	34	0.19	0.65	15	0.13	0.56	14	0.33	0.54	46
	90+ days past due	0.65	0.31	83	0	0.05	29	0.99	0.38	86	0	0.05	29	0	0.05	24
	Nonaccrual	0.43	0.85	29	0.75	0.62	71	0.51	0.87	35	0.74	0.57	73	0.86	0.64	68
Junior lien	30-89 days past due	0.01	0.01	61	0.02	0.03	61	0.01	0.02	52	0	0.02	41	0.01	0.02	44
	90+ days past due	0	0	35	0	0	41	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.08	0.05	74	0.03	0.04	56	0.03	0.04	40	0.04	0.03	64	0.06	0.03	75
Commercial real estate	30-89 days past due	0.17	0.22	56	0.12	0.31	37	0.04	0.26	23	0.53	0.15	88	0.08	0.16	44
	90+ days past due	0	0.02	24	0	0.01	33	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.54	0.62	50	0.79	0.43	82	0.68	0.62	58	1.05	0.34	93	1.27	0.41	91
Construction and development	30-89 days past due	0.22	0.22	68	0.15	0.36	54	0.10	0.28	49	1.18	0.20	90	0.20	0.17	64
	90+ days past due	0	0.01	35	0	0.01	42	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.32	0.50	67	0.97	0.21	88	0.37	0.41	70	1.11	0.18	92	1.33	0.18	93
1-4 family	30-89 days past due	0.16	0.03	88	0.12	0.09	71	0.08	0.03	77	0.36	0.05	91	0.08	0.07	74
	90+ days past due	0	0	44	0	0	46	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.13	0.02	91	0.39	0.02	96	0.26	0.03	92	0.34	0.01	94	0.50	0.04	94
Other	30-89 days past due	0.05	0.16	52	0.03	0.21	58	0.02	0.22	38	0.82	0.12	90	0.12	0.06	80
	90+ days past due	0	0	38	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.20	0.43	62	0.57	0.16	86	0.11	0.35	54	0.77	0.14	90	0.83	0.10	94
Multifamily	30-89 days past due	0.56	0.08	92	0.31	0.11	82	0	0.09	22	0	0.03	38	0	0.03	74
	90+ days past due	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	19	0	0.04	35	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.05	0.20	29	0.09	0.28	34	0	0.23	13	0.13	0.13	58	0.02	0.17	23
	90+ days past due	0	0.02	27	0	0.02	35	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.80	0.78	57	0.72	0.55	69	1	0.80	64	1.09	0.36	90	1.38	0.52	88
Owner Occupied	30-89 days past due	0.02	0.06	39	0.08	0.13	48	0	0.07	16	0.10	0.06	71	0.01	0.08	29
	90+ days past due	0	0	33	0	0.01	38	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.18	0.32	38	0.21	0.23	56	0.19	0.27	40	0.15	0.19	49	0.15	0.20	51
Other	30-89 days past due	0.03	0.12	40	0.01	0.12	36	0	0.14	22	0.02	0.05	56	0.01	0.07	44
	90+ days past due	0	0.01	34	0	0.01	43	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.62	0.40	70	0.51	0.22	78	0.81	0.44	75	0.93	0.14	97	1.24	0.22	92
Farmland	30-89 days past due	0.24	0.13	79	0.77	0.25	81	0.05	0.11	63	0.82	0.21	86	0.23	0.09	80
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	1.09	1.14	69	3.09	1.20	80	1.08	1.13	66	2.36	1.06	78	1.01	0.49	79
Credit card	30-89 days past due	0.07	0.75	17	0.11	0.92	45	0.01	0.95	15	56.27	0.87	98	52.85	1.03	98
	90+ days past due	0.06	0.56	32	0.09	0.27	62	0.01	0.63	27	3.51	0.18	98	6.09	0.26	96
	Nonaccrual	0.04	0.10	77	0.25	0.02	92	0	0.05	37	0.02	0	92	1.02	0.07	94

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	245,001	241,862	247,753	248,693	221,987
Retained earnings	574,119	444,157	535,424	419,522	384,164
Accumulated other comprehensive income (AOCI)	44,523	1,028	28,169	18,269	-12,691
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	863,643	687,047	811,346	686,484	593,460
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	69,620	69,052	72,208	71,241	94,748
Accumulated other comprehensive income-related adjustments	44,523	1,028	28,169	18,269	-12,691
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	749,500	616,967	710,969	596,974	511,403
Adjustments and deductions for common equity tier 1 capital	0	0	0	6,416	24,998
Common equity tier 1 capital	749,500	616,967	710,969	590,558	486,405
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	85,511	88,528	85,200	88,217	86,970
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	85,511	88,528	85,200	88,217	86,970
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	85,511	88,528	85,200	88,217	86,970
<b>Tier 1 Capital</b>	835,011	705,495	796,169	678,775	573,375
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	158,901	100,000	158,791	100,000	100,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	99,141	55,390	93,148	52,401	43,203
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					10
Tier 2 capital before deductions	258,042	155,390	251,939	152,401	143,213
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	258,042	155,390	251,939	152,401	143,213
Exited advanced approach tier 2 capital					
Total capital	1,093,053	860,885	1,048,108	831,176	716,588
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	10,596,259	8,113,245	10,371,423	7,994,140	6,925,048
Less: Deductions from common equity tier 1 capital	69,620	69,052	72,208	77,657	119,746
Less: Other deductions	380,784	0	606,917	0	0
Total assets for leverage ratio	10,145,855	8,044,193	9,692,298	7,916,483	6,805,302
Total risk-weighted assets	8,924,968	6,982,025	8,365,767	6,649,129	5,576,091
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	8.40	12.54	1	8.84	10.41	17	8.50	12.35	2	8.88	12.50	4	8.72	12.37	3
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	9.36	13.31	1	10.10	11.09	19	9.52	13.08	1	10.21	13.19	7	10.28	13.03	9
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	12.25	15.37	2	12.33	12.51	24	12.53	15.23	7	12.50	14.63	14	12.85	14.48	23
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	8.23	9.15	24	8.77	10.30	14	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10
Supplementary leverage ratio, advanced approaches HCs		7.94						8.72							

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,888	2,845	15,840	10,887	10,585	36.66	71.20
Other insurance activities income	3,888	2,845	15,840	10,887	10,585	36.66	71.20
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	155,573	153,139	154,548	152,101	146,957	1.59	131.93

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			60			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			40			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		12.21			0			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	2.48	0.38	93	2.47	0.52	89	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		33.33			100			38.23			100			50	
Other premium income / Total premium income		66.67			0			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			32.87			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56						3.62							
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			52.20			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.75	11	75	20.24	11.40	81	17.48	11.03	76	20.92	11.53	84	23.96	13.70	94
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49

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### Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.69			0			0.87			0			0	
Cost: Interest-bearing deposits		0.13			1.79			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
<b>Growth Rates</b>															
Net loans and leases		-6.17			-41.40			-2.40			-47.91			-27.26	
Total selected assets		-2.56			-24.74			2.04			-25.04			5.03	
Deposits		2.95			92.56			3.46			2.53			-2.42	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	1,936,243	1,792,792	1,932,432	1,760,285	1,575,072	8.00	
1–4 family residential loans	1,936,243	1,792,792	1,932,432	1,760,285	1,575,072	8.00	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	17.26	21.85	18.29	21.62	22.38		
1–4 family residential loans	17.26	21.85	18.29	21.62	22.38		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	41.07	44.82	40.53	44.53	42.87		
Home equity lines	1.10	1.26	1.15	1.23	1.13		
Credit card receivables	0.10	0.08	0.10	0.08	0.09		
Auto loans and other consumer loans	1.08	1.85	1.23	2.06	2.40		
Commercial and industrial loans	11.81	8.29	12.31	8.44	6.88		
All other loans and leases	44.84	43.71	44.68	43.66	46.63		

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	37,562	78,228	59,353	88,381	25,012	-51.98		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	37,562	78,228	59,353	88,381	25,012	-51.98		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	114,522	35,957	118,227	37,422	36,182	218.50		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	114,522	35,957	118,227	37,422	36,182	218.50		
Total past due securitized assets.....	152,084	114,185	177,580	125,803	61,194	33.19		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.94	4.36	3.07	5.02	1.59
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.94	4.36	3.07	5.02	1.59
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	5.91	2.01	6.12	2.13	2.30
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	5.91	2.01	6.12	2.13	2.30
Total past due securitized assets percent of securitized assets	7.85	6.37	9.19	7.15	3.89
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.94	2.35	1.55	2.61	1.03
Home equity lines	0.07	0.68	0.35	0.42	1.11
Credit card receivables	0.07	0.11	0.01	56.27	52.85
Commercial and industrial loans	0.29	1	0.19	0.38	0.40
All other loans and leases	0.21	0.33	0.11	0.77	0.39
Total managed loans past due 30–89 days	0.52	1.30	0.71	1.60	0.72
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.97	0.99	3.42	1.08	1.28
Home equity lines	0	0	0	0	0
Credit card receivables	0.06	0.09	0.01	3.51	6.09
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.03	0	0	0
Total managed loans past due 90+ days	1.22	0.46	1.39	0.48	0.55
<b>Total Past Due Managed Assets</b>	<b>1.73</b>	<b>1.75</b>	<b>2.09</b>	<b>2.08</b>	<b>1.28</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.01	0.01	0	0.01
Home equity lines	-0.02	0	0.04	0.14	0.10
Credit card receivables	0.74	2.43	2.22	4.24	0
Commercial and industrial loans	0.06	0.16	0.19	0.62	0.30
All other loans and leases	0.03	0.39	0.13	0.08	0.04
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.02</b>	<b>0.20</b>	<b>0.09</b>	<b>0.10</b>	<b>0.04</b>

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**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	26,300	26,300	33,216	29,821	-100.00	
Dividends .....	0	26,300	26,300	33,216	29,821	-100.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	2,015	29	3,090	2,131	115	6848.28	-75.30
Dividends .....	2,015	29	3,090	2,131	115	6848.28	-75.30
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	2,015	26,329	29,390	35,347	29,936	-92.35	-75.30
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	783	779	3,119	1,128	779	0.51	5120.00
Total operating income .....	2,798	27,108	32,509	36,475	30,715	-89.68	-65.77
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	2,404	1,491	7,954	5,982	5,974	61.23	13255.56
Other expenses .....	1,070	1,426	4,797	6,443	6,260	-24.96	234.38
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,474	2,917	12,751	12,425	12,234	19.09	927.81
Income (loss) before taxes .....	-676	24,191	19,758	24,050	18,481		
Applicable income taxes (credit) .....	-686	-541	-2,452	2,001	0		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	10	24,732	22,210	22,049	18,481	-99.96	-99.87
Equity in undistributed income of subsidiaries .....	38,686	-97	93,692	26,378	72,572		380.93
Bank subsidiaries .....	40,157	-684	94,549	26,276	70,659		212.09
Nonbank subsidiaries .....	-1,471	587	-857	102	1,913		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	38,696	24,635	115,902	48,427	91,053	57.08	143.68
<b>Memoranda</b>							
Bank net income .....	40,157	25,616	120,849	59,492	100,480	56.77	212.09
Nonbank net income .....	544	616	2,233	2,233	2,028	-11.69	-83.69
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,018,329	91.37	796,331	90.03	967,519	91.06	812,396	725,161	27.88	220.83
Common and preferred stock .....	1,018,329	91.37	796,331	90.03	967,519	91.06	812,396	725,161	27.88	220.83
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	6,605	0.59	9,547	1.08	8,095	0.76	8,960	8,857	-30.82	120.53
Common and preferred stock .....	6,605	0.59	9,547	1.08	8,095	0.76	8,960	8,857	-30.82	120.53
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	50,909	4.57	50,926	5.76	50,914	4.79	38,930	15,946	-0.03	42324.17
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	25,478	2.29	19,742	2.23	28,160	2.65	22,063	32,786	29.05	161.61
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	493		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	13,238	1.19	7,937	0.90	7,818	0.74	1,466	1,729	66.79	2063.07
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,114,559	100.00	884,483	100.00	1,062,506	100.00	883,815	784,972	26.01	236.86
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	2,000	0.23	0	0	2,000	2,000	-100.00	-100.00
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	158,901	14.26	100,000	11.31	158,791	14.94	100,000	100,000	58.90	
Other liabilities .....	6,462	0.58	6,854	0.77	7,129	0.67	7,061	2,488	-5.72	7160.67
Balance due to subsidiaries and related institutions .....	85,553	7.68	88,583	10.02	85,241	8.02	88,271	87,024	-3.42	109.25
Total liabilities .....	250,916	22.51	197,437	22.32	251,161	23.64	197,332	191,512	27.09	483.88
Equity Capital .....	863,643	77.49	687,046	77.68	811,345	76.36	686,483	593,460	25.70	199.99
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	70	0.01	70	0.01	70	0.01	70	68	0.00	45.83
Common surplus .....	288,462	25.88	287,603	32.52	288,564	27.16	287,671	262,164	0.30	515.65
Retained earnings .....	574,119	51.51	444,157	50.22	535,423	50.39	419,522	384,164	29.26	141.45
Accumulated other comprehensive income .....	44,523	3.99	1,027	0.12	28,169	2.65	18,269	-12,691	4235.25	378.90
Other equity capital components .....	-43,531	-3.91	-45,811	-5.18	-40,881	-3.85	-39,049	-40,245		
Total liabilities and equity capital .....	1,114,559	100.00	884,483	100.00	1,062,506	100.00	883,815	784,972	26.01	236.86
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	85,553	7.68	88,583	10.02	85,241	8.02	88,271	87,024	-3.42	109.25
Notes payable to subsidiaries that issued TPS .....	85,553	7.68	88,583	10.02	85,241	8.02	88,271	87,024	-3.42	114.73
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	18.47	12.54	85	14.32	6.30	91	15.89	7.29	93	7.62	10.58	19	13.59	11.03	79
Bank net income / Average equity investment in banks	16.18	12.55	78	12.74	7.10	86	13.78	7.45	88	7.71	10.85	17	14.78	11.56	78
Nonbank net income / Average equity investment in nonbanks	29.61	12.53	82	26.63	10.48	79	27.15	9.75	85	24.43	12.07	76	25.49	10.83	80
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			7.01			15.16			9.40	
Bank net income / Parent net income	103.78	95.97	71	103.98	110.40	42	104.27	88.16	61	122.85	103.77	95	110.35	104.73	78
Nonbank net income / Parent net income	1.41	2.83	60	2.50	1.40	80	1.93	3.59	59	4.61	1.08	86	2.23	0.99	77
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	29.05	17.74	81	28.74	10.22	92	30.96	20.06	79	28.75	9.66	94	32.27	9.50	96
Total debt / Equity capital	18.40	11.90	78	14.85	4.27	87	19.57	14.41	75	14.86	3.93	88	17.19	3.94	90
Total debt + notes payable to subs that issued TPS / Equity capital	28.30	14.30	83	27.74	8.42	93	30.08	16.67	80	27.72	7.99	95	31.85	7.93	96
Total debt + Loans guaranteed for affiliate / Equity capital	18.40	12.02	78	14.85	4.31	87	19.57	14.68	75	14.86	3.97	88	17.19	3.98	90
Total debt / Equity capital – excess over fair value	18.40	12	78	14.85	4.27	87	19.57	14.52	75	14.86	3.93	88	17.19	3.94	90
Long-term debt / Equity capital	18.40	11.33	79	14.56	4.01	87	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90
Short-term debt / Equity capital	0	0.52	41	0.29	0.09	88	0	0.77	38	0.29	0.01	93	0.34	0.03	92
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	15.86	35.48	34	25.99	15.79	71	15.42	34.67	32	25.91	14.37	72	30.77	15.49	71
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	118.68	102.85	94	117.30	104.84	89	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94
Total investment in subs / Equity capital	118.68	108.21	85	117.30	105.17	89	120.25	110.16	84	119.65	104.48	93	123.68	104.38	94
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	1.04	0.22	90	1.21	0.93	64	1.42	0.47	84	2.79	0.44	93	1.54	0.36	89
Equity investment in subs – equity cap / Net income-div (X)	1.04	0.74	74	1.21	2.76	37	1.42	1.82	52	3.81	1.47	87	1.97	1.18	83
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	100.29	111.20	47	947.86	155.57	95	274.18	136.59	91	135.23	153.39	56	96.73	113.37	43
Cash from ops + noncash items + op expense / Op expense + dividend	101.87	98.58	47	665.86	160.07	93	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	22.80	85.35	25	20.43	75.34	30	147.82	134.08	66	57.94	105.99	16	97.09	108.88	39
Pretax operating income + interest expense / Interest expense	71.88	1,142.88	28	1,722.47	5,770.74	66	348.40	2,016.32	20	502.04	17,211.14	18	409.36	1,631.73	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	80.22	1,357.31	26	964.58	1,663.81	54	257.57	1,539.23	18	301.98	2,481.22	13	259.72	1,015.91	29
Dividends + interest from subsidiaries / Interest expense + dividends	83.82	117.86	39	1,765.86	170.29	95	369.50	150.43	92	185.55	196.13	64	117.34	140.89	52
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	5.48	40	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.08	3.97	58	3.88	1.37	79	4.43	3.85	61	6.68	1.59	86	3.92	1.59	79
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.05	46	0	0	50	0	0.10	46	0	0	50	0	0	50
Nonaccrual	0	1.22	40	0	0	50	0	1.03	40	0	8.16	42	0	0.70	46
Total	0	1.27	37	0	0	50	0	1.13	37	0	8.16	42	0	0.70	46
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.06	1.80	49	0.09	0.11	72	0.07	2.66	46	0.10	0.13	70	0.10	0.14	71
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	0	74.87	2	0	77.30	4	0	81.10	1	59.27	65.39	46	105.72	87.25	70
Dividends declared / Net income .....	0	23.13	6	0	53.69	10	0	42.29	4	26.98	25.65	49	21.46	24.10	45
Net income – dividends / Average equity.....	18.47	9.52	90	14.32	3.31	96	15.89	4.14	95	5.56	7.61	23	13.12	8.12	89
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		101.14			147.78			132.17		254.18	160.93	80	152.62	131.90	63
Dividends from nonbank subsidiaries .....		3.28			0.72			3.41		16.31	2.59	88	0.59	2.83	70
Dividends from subsidiary holding companies.....		4.75			0			4.85		0	0	48	0	0	48
Dividends from all subsidiaries .....		128.99			168.67			174.85		270.49	209.89	80	153.21	144.51	61
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	30.63	14	102.67	86	65	21.76	60.28	16	55.83	45.88	59	29.68	33.37	45
Interest income from bank subsidiaries.....	0	0.12	24	0	0.13	34	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries .....	0	1.08	36	0	0.79	43	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	0	33.49	8	102.67	92.03	64	21.76	62.88	15	55.83	48.40	57	29.68	35.67	43
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	370.40	47.24	94	4.71	45.12	41	138.38	56.39	85	95.43	76.61	53	5.67	80.47	19
Interest income from nonbank subsidiaries.....	0	2.80	33	0	0.17	45	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	0.18	46	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.09	45	0	0	48	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries .....	370.40	69.48	92	4.71	57.35	34	138.38	79.84	79	95.43	83.73	52	5.67	96.62	16
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			43.92			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		6.44			0			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0.01			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			55.20			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	58.57	15	97.02	65.31	48	80.90	69.76	34	91.07	77.61	33	97.09	72.95	55
Interest income from bank subsidiaries.....	0	0.72	23	0	2.06	35	0	0.63	20	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.90	43	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	0	71.70	7	97.02	80.20	32	80.90	82.20	25	91.07	94.06	23	97.09	89.39	41
Dividends from nonbank subsidiaries .....	72.02	5.32	94	0.11	1.90	71	9.51	1.95	87	5.84	1.13	86	0.37	2.65	69
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	72.02	10.59	92	0.11	3.37	63	9.51	4.70	81	5.84	1.56	84	0.37	3.33	65
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34		4,429.15	613.06	94		135.13		4,413.55	1,178.56	90	4,351.20	854.19	93
Loans and advances from subsidiaries / Total debt .....	53.84	29.59	74	86.85	70.56	70	53.68	27.08	77	86.54	70.71	70	85.32	81.26	69